

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Obregon, John R § Case No. 07 B 15162  
Obregon, Lucy E §  
Debtors §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 08/21/2007.

2) The plan was confirmed on 04/17/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was completed on 07/06/2012.

6) Number of months from filing or conversion to last payment: 59.

7) Number of months case was pending: 60.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$108,925.00.

10) Amount of unsecured claims discharged without full payment: \$21,638.97.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$62,763.52

Less amount refunded to debtor \$0

**NET RECEIPTS:**

\$62,763.52

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,874.00

Court Costs \$0

Trustee Expenses & Compensation \$3,598.12

Other \$0

**TOTAL EXPENSES OF ADMINISTRATION:**

\$7,472.12

Attorney fees paid and disclosed by debtor \$0

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Chicago Municipal Employees CU	Secured	\$3,889.58	\$3,889.58	\$3,889.58	\$3,889.58	\$95.86
Dell Financial Services, Inc	Secured	\$200.00	\$200.00	\$200.00	\$200.00	\$0
Westgate Resorts Ltd	Secured	NA	\$595.79	\$595.79	\$0	\$0
Westgate Resorts Ltd	Secured	NA	\$539.56	\$539.56	\$0	\$0
Westgate Resorts Ltd	Secured	\$0	\$3,414.98	\$3,414.98	\$0	\$0
Westgate Resorts Ltd	Secured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$4,058.00	\$3,205.51	\$3,205.51	\$3,205.51	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
American General Finance	Unsecured	\$0	NA	NA	\$0	\$0
Amex	Unsecured	\$17.00	NA	NA	\$0	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Amex	Unsecured	\$0	NA	NA	\$0	\$0
Applied Card System	Unsecured	\$0	NA	NA	\$0	\$0
Bonlard Loan	Unsecured	\$0	NA	NA	\$0	\$0
Bp Oil/Citibank	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$390.00	\$390.35	\$390.35	\$390.35	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$1,225.00	\$1,264.28	\$1,264.28	\$1,264.28	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Chase Automotive Finance	Unsecured	\$0	NA	NA	\$0	\$0
Chicago Municipal Employees CU	Unsecured	\$3,900.00	NA	NA	\$0	\$0
Chicago Municipal Employees CU	Unsecured	\$0	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0
Cogent Financial	Unsecured	\$0	NA	NA	\$0	\$0
Cross Country Bank	Unsecured	\$0	NA	NA	\$0	\$0
Davis Acquisitions Corporation	Unsecured	\$5,186.00	\$7,350.54	\$7,350.54	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$1,100.00	\$1,373.77	\$1,373.77	\$1,373.77	\$0
Discover Financial Services	Unsecured	\$6,232.00	\$6,232.95	\$6,232.95	\$6,232.95	\$0
East Bay Funding	Unsecured	\$353.00	\$425.02	\$425.02	\$425.02	\$0
East Bay Funding	Unsecured	\$4,078.00	\$4,156.40	\$4,156.40	\$4,156.40	\$0
East Bay Funding	Unsecured	\$2,997.00	\$2,997.16	\$2,997.16	\$2,997.16	\$0
ECast Settlement Corp	Unsecured	\$523.00	\$523.11	\$523.11	\$523.11	\$0
ECast Settlement Corp	Unsecured	\$2,234.00	\$2,358.43	\$2,358.43	\$2,358.43	\$0
ECast Settlement Corp	Unsecured	\$4,569.00	\$4,569.12	\$4,569.12	\$4,569.12	\$0
ECast Settlement Corp	Unsecured	\$1,355.00	\$1,355.25	\$1,355.25	\$1,355.25	\$0
ECast Settlement Corp	Unsecured	\$5,807.00	\$1,398.90	\$1,398.90	\$1,398.90	\$0
ECast Settlement Corp	Unsecured	\$302.00	\$302.16	\$302.16	\$302.16	\$0
First Premier Bank	Unsecured	\$0	NA	NA	\$0	\$0
First Premier Bank	Unsecured	\$0	NA	NA	\$0	\$0
Gap	Unsecured	\$162.00	\$162.93	\$162.93	\$162.93	\$0
GEMB	Unsecured	\$75.00	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
GMAC Auto Financing	Unsecured	\$1,362.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
J C Penney Card Bank NA	Unsecured	\$0	NA	NA	\$0	\$0
MCYDSNB	Unsecured	\$0	NA	NA	\$0	\$0
National Capital Management	Unsecured	\$2,322.00	\$2,322.57	\$2,322.57	\$2,322.57	\$0
Peoples Energy Corp	Unsecured	\$34.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$3,691.00	\$3,686.81	\$3,686.81	\$3,686.81	\$0
Portfolio Recovery Associates	Unsecured	\$7,820.00	\$7,820.05	\$7,820.05	\$7,820.05	\$0
Portfolio Recovery Associates	Unsecured	\$831.00	\$831.16	\$831.16	\$831.16	\$0
Portfolio Recovery Associates	Unsecured	\$0	\$1,895.47	\$1,895.47	\$1,895.47	\$0
Portfolio Recovery Associates	Unsecured	\$1,426.00	\$1,426.97	\$1,426.97	\$1,426.97	\$0
Portfolio Recovery Associates	Unsecured	NA	\$1,546.31	\$1,546.31	\$1,546.31	\$0
Providian	Unsecured	\$0	NA	NA	\$0	\$0
Rnb Fields3	Unsecured	\$0	NA	NA	\$0	\$0
Sams Club	Unsecured	\$0	NA	NA	\$0	\$0
Sears/Citibank SD	Unsecured	\$402.00	NA	NA	\$0	\$0
Shell Citibank	Unsecured	\$1,433.00	NA	NA	\$0	\$0
Subarn American Credit	Unsecured	\$0	NA	NA	\$0	\$0
The Bureaus Inc	Unsecured	\$6,955.00	NA	NA	\$0	\$0
TNB Card	Unsecured	\$0	NA	NA	\$0	\$0
Wal Mart Stores	Unsecured	\$0	\$94.97	\$94.97	\$94.97	\$0
Wells Fargo Financial Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Financial Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Financial Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Financial Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Financial Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Financial Bank	Unsecured	\$0	NA	NA	\$0	\$0
Wells Fargo Financial Illinois Inc	Unsecured	\$829.00	\$876.74	\$876.74	\$766.31	\$0
Westgate Resorts Ltd	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$8,639.91	\$4,089.58	\$95.86
<b>TOTAL SECURED:</b>	<b>\$8,639.91</b>	<b>\$4,089.58</b>	<b>\$95.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$58,566.93</b>	<b>\$51,105.96</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$7,472.12
Disbursements to Creditors	\$55,291.40
<b>TOTAL DISBURSEMENTS:</b>	<b>\$62,763.52</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 8, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.